

B18 (Official Form 18) (12/07)

United States Bankruptcy Court
Eastern District of Virginia
200 South Washington Street
Alexandria, VA 22314

Case Number 14-11081-RGM
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Garrison Kenneth Courtney
261 Cameron Station Blvd.
Apt. 103
Alexandria, VA 22304

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-6061

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Garrison Kenneth Courtney is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: July 15, 2014

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Garrison Kenneth Courtney
DebtorCase No. 14-11081-RGM
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-9

User: williamsd
Form ID: B18Page 1 of 1
Total Noticed: 20

Date Rcvd: Jul 15, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2014.

db
 12282001 +Garrison Kenneth Courtney, 261 Cameron Station Blvd., Apt. 103, Alexandria, VA 22304-8696
 12282015 #+Abraham G. Smith, 2714 Franklin Road, Arlington VA 22201-3912
 12282012 +American Collections E, 205 S Whiting St., STE 500, Alexandria, VA 22304-3632
 12282017 +American Honda Finance, 13856 Ballantyne Corpora, Charlotte, NC 28277-2711
 12282005 +Dept of Ed/Sallie Mae (SL), 11100 Usa Pkwy, Fishers, IN 46037-9203
 12282009 Emergency Medicine Associates, PA PC, P.O. BOX 37610, Baltimore, MD 21297-3610
 12282008 IRS-Department of the Treasury, P.O. BOX 8208, Philadelphia, PA 19101-8208
 12282007 +National Credit Adjusters, Department 835, P.O. BOX 4115, CONCORD, CA 94524-4115
 12282014 ONNES102, P.O. BOX 1022, Wixom, MI 48393-1022
 12282014 +PNC Bank NA, P.O. BOX 3180, Pittsburg, PA 15230-3180
 12282002 +Richard L. Downey, Esq., 4126 Leonard Dr., Fairfax, VA 22030-5118
 12282018 +Saft/trustudent (SL), 2500 Broadway, Helena, MT 59601-4901
 12282004 +Suburban Credit Corporation, 6142 Franconia Road, P.O. BOX 30640, Alexandria, VA 22310-8640

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

EDI: BJMMEIBURGER.COM Jul 16 2014 02:43:00 Janet M. Meiburger, The Meiburger Law Firm, P.C.,
 1493 Chain Bridge Road, Suite 201, McLean, VA 22101-5726
 12282013 E-mail/Text: bankruptcy@dss.virginia.gov Jul 16 2014 02:52:13 VA Child Support,
 730 E. Broad St., Room 423, Richmond, VA 23219
 12282010 E-mail/Text: bankruptcy@dss.virginia.gov Jul 16 2014 02:52:13 Commonwealth of Virginia,
 Department of Social Services, Division of Child Support Enforcement,
 2900 South Quincy St., STE 320, Arlington, VA 22206
 12282011 +EDI: HFC.COM Jul 16 2014 02:43:00 HSBC/MSCP, P.O. BOX 3425, Buffalo, NY 14240-3425
 12282006 E-mail/Text: BANKRUPTCY@INNOVA.ORG Jul 16 2014 02:52:16 Inova Alexandria Hospital,
 P.O. BOX 37022, Baltimore, MD 21297-3022
 12282003 E-mail/Text: bankolist@praxis-financial.com Jul 16 2014 02:52:50 Praxis Financial Solutions,
 7301 N. Lincoln Ave, Suite 220, Lincolnwood, IL 60712-1733
 12282016 +EDI: NAVIENTFKASMSERV.COM Jul 16 2014 02:43:00 Sallie Mae (SL), P.O. BOX 9500,
 Wilkes Barre, PA 18773-9500

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* Janet M. Meiburger, The Meiburger Law Firm, P.C., 1493 Chain Bridge Road, Suite 201,
 McLean, VA 22101-5726

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2014

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2014 at the address(es) listed below:

Beeraj Patel on behalf of Debtor Garrison Kenneth Courtney bpatel@novapatellaw.com,
 tuckerlawpllc@gmail.com
 Janet M. Meiburger trustee@meiburgerlaw.com, VA41@ecfcbis.com
 Janet M. Meiburger on behalf of Trustee Janet M. Meiburger trustee@meiburgerlaw.com,
 VA41@ecfcbis.com

TOTAL: 3